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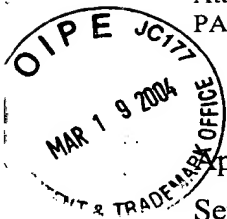
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PATENT TRADEMARK OFFICE

Attorney Docket No. 663/35631
PATENT

MAR 19 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Applicant(s): Adcock et al.
Serial No.: 09/254,148 Art Unit: 3624
Filed: June 11, 1999 Examiner: Akers, Geoffrey R.
For: AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND METHOD

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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MAR 23 2004

GROUP 3600

Sir:

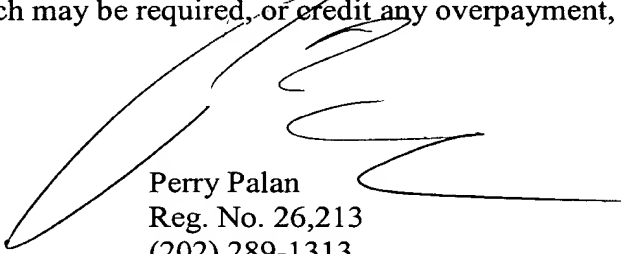
Transmitted herewith is an Amendment for filing, and the filing fee is calculated below:

For	No. After Amendment	Highest No. Previously Filed	No. Extra	Small/Large Entity	Fee
Total Claims:	58	56*	2	x \$9/18 =	\$18.00
Independent Claims:	2	3**	0	x \$43/86 =	\$0.00
TOTAL FEES:					\$18.00

* If less than 20, enter 20

** If less than 3, enter 3

A check in the amount of \$18.00 is enclosed. The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 02-1010 (663/35631).


Perry Palan
Reg. No. 26,213
(202) 289-1313

Enclosures



23646

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Sir:

In response to the official Office Action dated December 19, 2003, please amend the above-referenced application as follows:

IN THE CLAIMS

Applicant has added new Claims 57 and 58, as shown in the Claim Summary Document attached hereto.

REMARKS

In response to the official Office Action dated December 19, 2003, Applicant makes the following remarks:

Claims 1-56 stand rejected under 35 U.S.C. § 103 as being unpatentable over Rose et al. in view of Gifford, Melen et al., Wiseman and Hilt et al. This rejection is respectfully traversed.

Claim 1 is directed to a system for automatically conducting a business transaction between a user and a trader. It includes:

- (a) a trader terminal having billing information representative of the trader;
- (b) a user terminal or user card associated with a user terminal;
- (c) a local communication link provided between the user terminal or user card and the trader terminal;
- (d) an order of goods and/or services of the trader which is initiated by transmitting data over the link, using a message protocol, from said user terminal to be received by the trader terminal;

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